



KENTUCKY SENIOR SNOOPER

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DON'T LOSE YOUR IDENTITY IN A FAST PACE WORLD

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Commonwealth of
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Office
of the
Attorney General

Ben Chandler,
Attorney General

Jeff LaGrew,
Assistant Deputy
Attorney General

Office of
Senior Protection
Web site:
[www.law.state.ky.us/
senior](http://www.law.state.ky.us/senior)

In this Issue:

Identity Theft

Con Artists

Working for Seniors!

Financial Integrity
Enforcement
Director
Loren Carl

Insights

Meet a Centenarian
Lula Taylor (103)

Home Repair
Fraud

President Osborne

Calendar

OAG Newsbeat

Hold on to your wallets ladies and gentlemen is no longer just a cliché. In today's society, a new crime uses an individual's valuable personal information often carried in one's wallet to become that person. The crime on the rise is identity theft and it is rampant across the entire country. What is identity theft? Identity theft or identity fraud is characterized by the taking of a victim's identity to obtain credit, money, or valued reputation to advance one's goals.

An individual who obtains your personal identification information can obtain credit, bank and/or retailer credit cards, or money from the victim's existing accounts. The criminal may also use the information to apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy or obtain a job using your name. It is not unlikely for the impersonating criminal to steal thousands of dollars in a victim's name without the victim knowing about it for long periods of time, such as months or even years. Not only do these criminals use your personal information to take your name, credit, or property - some will even use your identity to commit crimes, as minor as traffic infractions or as severe as felonies.

A criminal can steal the personal information necessary to take your identity in various ways. Nabbing the information found in one's wallet (driver's license, banking cards, credit cards, etc.) is just one common way. However, you do not need to lose your wallet or have anything tangible stolen from you for someone to assume your identity. The necessary information can be obtained from less thought of places, such

as your doctor, accountant, lawyer, dentist, place of work, health insurance carrier, or other service providers that have your identifying information. In these office settings, a malevolent employee can choose to utilize your information to assume your identity, without you ever knowing it. A third way a criminal may obtain this information is through something as innocent in appearance as your garbage. If your personal information is not disposed of with a shredder, criminals known as "dumpster-divers" could pick up the information and begin the crime against you by using your mail. Finally, much of your information is available on the Internet, at courts, and accessible from public documents. The criminal need only know one personal trait besides your name to advance the crime.

So how can one prevent losing one's identity? For more information, contact the Federal Trade Commission at 1-877-ID-THEFT or on the web at www.consumer.gov/idtheft and the Office of the Attorney General at 1-800-804-7556.

PREVENT IDENTITY THEFT

- Shred credit card receipts and applications, bills, medical prescriptions, and other documents using personal information.
- Have checks delivered to your bank, not your mailbox. Drop checks off at the Post Office; do not send them from your mailbox.
- Cancel all unused credit cards or those not used over the last 6 months.
- Put passwords, other than your mother's maiden name, on all accounts.
- Never give strangers personal information over the telephone.
- Order credit reports twice a year to check for inconsistencies.

Minimal Protection

by **Diane Bryant**

The “whirring” sound of my trusty little paper shredder never fails to give me a sense of satisfaction. A year ago, I just threw these papers in my trash. Now, through my interaction with Attorney General Ben Chandler’s Office of Senior Protection, I have reached a new level of awareness. It’s amazing how many places I have found my social security number, account numbers, and birth date on bills and documents that used to be casually tossed out. Maybe I was naïve, but honestly, it never occurred to me that anyone would want to open up my trash & go through it. Besides, until now, my sense of security always seemed to extend to the curb. Beyond the curb, I guess I operated on the principle of “out of sight, out of mind.”

Now, my sense of satisfaction is only momentary, and I’m not sure I like this new awareness. My curb security may no longer be at risk with my new pal, “The Shredder”, but I’ve come to realize that my mailbox isn’t sacred either. The words, “Tampering with a mailbox is a federal offense,” always kept me honest, but I guess I thought those words were as scary to everyone, as they were to me. Yes, I guess there is no doubt, I was naïve. My outgoing mail never hangs on the mailbox attached to the front of

my house anymore. Since my mail carrier’s schedule seems to be erratic anyway, I don’t want to worry about who will really pick up my mail today and who will be buying in my name tomorrow. Now, my mail gets dropped at the post office.

I’ve pulled in my boundaries for safety. Safe no longer means the curb; safe has moved inside my house behind closed doors. I’ve wised up and am doing my part by protecting my family and myself. I’ve changed my behavior and installed an inexpensive paper shredder in my home. I should be feeling good. So, why do I still feel uneasy?

Stealing financial or identifying information is apparently an art in the crime world these days. Creativity is a must for the successful thief. My shredder and my new mail habits only provide me with minimal protection. The smart thief gets inside my house without even opening my doors or windows. He zips down the telephone wire, disguised as a pleasant voice asking survey questions or trying to give me something. He gets inside my house as I open my mail and read enticing offers. The really smart thief may not even have to come inside, because the Internet on my computer might as well be Grand Central Station for confidential information.

We no longer live in an era of trust; we have to be smart to be safe. The little word, “no”, and a click of the telephone receiver goes a long way to keeping these smart thieves at bay. Another good resolution is to never put anything on e-mail or internet that can’t be shared comfortably with the entire planet.

I have resolved to live the 21st Century with my eyes and ears wide open; get smart enough on these matters to recognize when I should be suspicious; know what to do and who to turn to when I am; and despite my partial loss of trust in humanity, refuse to become cynical to the goodness in life. How about you?

ALERT!

Con Artists are on the prowl for your Social Security benefits! If you are unsure whether you qualify for Social Security or how to collect it, call:

Social Security **1-800-772-1213**.

SSA has employees to help you - with no strings attached!

A scam group has been identified in Kentucky. These helpful individuals help themselves to very healthy portions of the benefits. And, they don’t take kindly to resistance. Beware!

Working for Seniors!
Department for Libraries & Archives

“Serving Kentucky’s Need to Know” is more than a motto for the Libraries and Archives; it’s a mission. All of the department pulls together information and makes it available to the public, but two areas, Talking Books and the Archives Research Room cater to older adults.

“Talking Books is a statewide library service for individuals who can’t read printed matter because of a physical disability. Most of our people are blind, and most are blind because of age-related macular degeneration,” says Director Richard Feindel.

Of the 6,000 patrons currently taking advantage of Talking Books services, 65% are older adults. With 50,000 books and 75 magazines to choose from, patrons have access to a wide

variety of literature, primarily written by Kentucky authors, pertaining to history and folklore. Books are read out loud by volunteers (whose average age is 70) and recorded for distribution to those less visually fortunate. This free of charge service is available by filling out an application for services. Applications are available by calling **1-800-372-2968** or by visiting the website at www.kdla.net.

The Archives Research Room also focuses on services to older adults. “We’re a primary facility for genealogical research in this state, and more than half of our patrons are senior citizens. A lot of retirees are exploring their Kentucky roots and family history. Others will visit or contact us for records that they need for retirement or social security benefits,” says Research

Room Supervisor Jim Prichard.

“Americans are heritage-minded people, but people don’t feel they have the time to pursue genealogical research, when they are locked into a 9 to 5 job. That’s probably why we see more retirees in here.”

Research Room staff provides access to records, like census, marriage, birth certificates, and divorce records. Despite providing services to about 9,000 visitors a year, the staff also researches and answers approximately 30,000 telephone and mail requests a year. More information about their services and records can be found at www.kdla.net or by calling **1-(502) 564-8300**.

Profile of Loren “Squirrel” Carl
Director of Financial Integrity

Loren “Squirrel” Carl’s twenty-four years in law enforcement turned into a stepping stone for the exciting, new position that Attorney General Ben Chandler offered him in 1996. Chandler needed a proven investigator to help him put the brakes on Food Stamp fraud. “Squirrel” jumped into the skirmish with Operation Food Stamp Out and the arrest of 11 people, who were illegally working the system. As part of this operation, Squirrel” bought “just about anything you can imagine with food stamps,” including a German assault rifle, televisions, VCR’s, and a car.

His responsibility quickly expanded beyond Food Stamp fraud, and he found himself with a unit to help him with his undercover work. In his carefully orchestrated food

stamp busts, “Squirrel” and company stumbled on untaxed cigarettes and counterfeit clothes. They quickly realized that the “bad guys” were getting smarter at finding ways to scam people and at putting bucks in their pockets by cheating the state out of tax revenue. By 1998, the scope of the problem had grown so large, that General Chandler created the Division of Financial Integrity Enforcement by Executive Order and set “Squirrel” in charge of ferreting out food stamp fraud and other “smart crimes,” like identity theft. “Identity theft is basically the theft of identity by stealing or using falsely a social security number, date of birth, or name.”

“The other day, we went into a store to investigate identity theft, found they were

cheating on food stamps, and while we were in the store, found some counterfeit clothes. So, we ran the whole gamut!”

“As of July 1st, 2000, with the new law just passed, we’ll be able to extradite people back to the state and prosecute for identity theft, the fastest growing crime in the nation.”



Insights

by Whitney Hale

Attorney General Ben Chandler showed great excitement as he left the Capitol to venture to his hometown of Versailles, in Woodford County, where he would be meeting with Centenarian Lula Taylor at her apartment. His face beamed with enthusiasm to share time with this beautiful lady and listen to her recount over 100 years of history she has witnessed in Kentucky. The energy he felt was not only for the amazing life Mrs. Taylor has led for 103 years. His energy was also for the impact Lula has made, not only to her community, but also to his personal life. Lula Taylor holds a special place in his heart that only family can earn.

Mrs. Lula Taylor shared with the group many stories that spanned her intriguing life. She recounted wit-

nessing racial tensions, World Wars, depression, and today's television age. No doubt, General Chandler can't help but think of the many lessons learned, other than the accounts of history she shared with him over the years.

As the caretaker of Ben Chandler and his two brothers, Lula helped him with learning some of life's most important lessons. These lessons included respect and an understanding of what is right and wrong in life. She has always been a tough character insistent on each of the boys finding his own personal integrity. Lula expected General Chandler early on to learn right from wrong and to follow the correct path. It is hard for him not to think of the various times that he tested her as a child and how she taught

him to tow the line. The lengthy discussions and heart-to-hearts the two shared have become an intricate part of the man he is today.

Looking at Lula, Ben Chandler can't help but be touched by honoring a life that has itself touched so many. As the rest of the Senior Protection staff leaves, he hopes that this short period of time with Lula Taylor can convey just how special a lady she is to all who come in contact with her. He sees a wonderful woman whom he has respected, loved, and admired as a guiding light for many years.

General Chandler leaves with a renewed pledge to keep searching out what is right from all the wrong, all the while knowing how Lula B. Hawkins Taylor helped to give him the strong foundation to do his job today.



Centenarian Lula Taylor and Attorney General Chandler take a moment from their talk to smile for the camera.

*Memories from
Three Centuries*

Meet a Centenarian
LULA B. HAWKINS TAYLOR



Lula B. Hawkins Taylor entered the world on March 4, 1897, in the small community of Keene in Jessamine County. Relatively soon, she moved to the town of Versailles where she has made her home for most of the past century. Growing up in Woodford County, Lula would find the man who became the love of her life Willis Taylor. Lula and Willis wed and soon welcomed the birth of their son, Roy Taylor. She worked and raised Roy throughout the difficult World War I years, while Willis served his country in the Army by delivering needed medical supplies around the dangerous European countryside. Willis returned from the war ill, like many other brave men who served their country. He later died in 1920, a victim of the Flu Epidemic in his hometown.

She has shown tremendous drive throughout her life. She taught herself to read and write and worked for many of her community's most respected citizens, while raising her son Roy. One of the first families graced with Mrs. Taylor's hard work, initiative, and strong presence was that of Kentucky's United States Senator Johnson Newlon Camden Jr. Senator Camden served the state in the United States Congress from 1914 – 1915, filling a vacancy before returning to run his beautiful horse farm, Spring Hill. Lula recalls riding to and from work in the classic Pierce Arrow automobile. Originally, she started at the Senator's residence as a dishwasher, but soon would work her way up to the position of cook. Lula won the job of cook by carefully watching the cook make various meals and then replicating them at home in the evening. She is praised as an excellent

cook capable of both simple home cooking and the fanciest of dishes.

After working with Senator Camden, Lula worked as a cook for both the hospital and later the Hagan Family, known for their contributions and influence in the horse industry. Eventually, Mrs. Taylor would come out of retirement in her 60's to be a caretaker for 3 energetic young children of Toss and Ben Chandler. Lula enjoys the hand she had in helping raise Benjamin, Whit, and Matthew Chandler. As a second mother, she enjoyed watching them grow up and become successes over the 40 year family relationship they enjoy. Likewise, Lula is very proud of the family she started with Willis many years before that spans five generations. Her large family includes Roy, a resident of Chicago now 83 years old, his daughter Michelle Renee Taylor, four grandsons, and her precious great grandchildren. She recently enjoyed a reunion with all five generations in Woodford County.

Lula has several hobbies including sewing and upholstery. She still enjoys dancing and singing – fondly recalling various trips she took around the country with her church choir at First Baptist Church of Versailles. On occasions, Lula even finds herself as a model for portraits that show her beautiful agile hands. When discussing changes in society, she believes that television can be a negative influence by compelling people to say or do just about anything. Currently, Lula lives in an apartment in Woodford County close to her many friends and “adopted” family.

Know Anyone Who has lived in 3 Centuries?

The Senior Snooper is looking for people, born in the 1800's. **Send us their names & addresses.** We're sending out special greetings and want to include them. Mail to: **Office of the Attorney General, Office of Senior Protection, 700 Capitol Avenue, Frankfort, KY 40601**

Preventing Home Repair Fraud

By Officer J.P. Roberts



**Paducah Police
Department Crime
Prevention Officer**

Americans will spend nearly \$133.9 billion on contracted home improvement projects and do-it-yourself repairs this year and will lose millions of dollars on fraudulent repairs. The thriving home repair industry is a lucrative market for con artists, and they carry them out in many different ways.

The Quick Repair - with materials left over from another job in the neighborhood. These fraudulent workers appear after heavy rains, winds, snow, or other disasters that wreck lawns, roads, and driveways. They use inferior materials, make faulty repairs, or don't do the job at all.

The Home Improvement Loan Scam - contractors persuade homeowners to finance a project through a lender the contractor knows. Once the job is underway, the contractor and lender pressure the homeowner to sign a series of blank or vaguely written contracts. The homeowner may unwittingly sign a contract for a home equity loan with alarmingly high interest rates and payments. To make matters worse, the contractor may not complete the job satisfactorily or even finish it at all.

The Deceptive Contract Deal
Homeowners may be tricked into

signing papers that allow fraudulent contractors to obtain mortgages or liens against their property. Homeowners could face foreclosure if they cannot make the high mortgage payments.

When considering potential contractors, homeowners should be wary of those who:

- solicit door-to-door;
- just happen to have leftover materials from another job;
- accept only cash or entire payment up front;
- refuse to provide references;
- suggest or insist that they borrow from a lender the contractor knows.

Ask for a written contract that fully outlines the details of the job, including product and materials specifications, time lines, warranties, and payment schedules. Never sign a contract with blank spaces to be filled in later or before reading it carefully. If you feel the offer is not on the level, contact your local law enforcement officials immediately.

KENTUCKIAN NAMED PRESIDENT AT FBI ACADEMY

(From Owensboro Messenger-Inquirer)

The 266 police officers attending the FBI National Academy are considered the best of the best in their profession, and they have selected a member of the Daviess Co. Sheriff's Dept. to be their leader.

Capt. David Osborne has been elected class president at the academy – the most prestigious law enforcement school in the nation – be

coming Kentucky's first officer to achieve the distinction.

"I'm honored and it humbles me that my class would let me do this," Osborne said. "Here it's just one uniform," Osborne said. "There are no ranks, no lines between different agencies, everybody has just pulled together. We all have renewed feelings about law enforcement and why we got into this job."

Osborne's class will be the 201st to graduate from the academy, which started training senior law enforcement officers in 1935 so they could return to their departments and pass on the knowledge.

Officers from every state, except Hawaii, as well as 25 foreign countries are participating, with the wait for acceptance as long as 15 years. Osborne was accepted 5 years after applying.

The academy is a combination of collegelike courses and physical training, something that has proven a challenge for Osborne, who was partially paralyzed after he was shot four times in 1989 while serving a restraining order. Osborne has used a wheelchair to participate in some of the training and to get around the expansive campus, but obviously succeeded regardless.

"It's a real honor," said Daviess County Sheriff Keith Cain. "He has not only done well for himself, but it's a testament to the Daviess County Sheriff's Department and for law enforcement all across the state of Kentucky."

DATES TO REMEMBER

| <u>Name of Event</u> | <u>Location</u> | <u>Date</u> |
|--|--------------------------------------|--|
| GREEN RIVER TRIAD's SENIORS DAY OUT | Towne Square Mall Owensboro | Sept. 7, 2000 9:00 a.m. - 4:00 p.m. |
| <i>For more information regarding this event, please contact Vivian Craig at 270/737-7333.</i> | | |
| BOWLING GREEN TRIAD's SENIORS DAY OUT | Greenwood Mall Bowling Green | September 13, 2000 9:00 a.m. - 3:00 p.m. |
| <i>For more information regarding this event, please contact Michelle Hines at 270/926-4433.</i> | | |
| CRIMESTOPPER'S SENIORS DAY OUT | Bradford Square Mall Hopkinsville | September 20, 2000 9:00 a.m. - 1:00 p.m. |
| <i>For more information regarding this event, please contact Officer Terry Parker at 270/890-1506.</i> | | |
| KENTUCKY SENIOR GAMES 2000 | Elizabethtown | September 21 - 22, 2000 |
| <i>For more information regarding these events, please contact Nancy Addington at 270/769-2393.</i> | | |
| LOUISVILLE TRIAD's SENIORS DAY OUT | Oxmoor Mall Louisville | October 3, 2000 9:00 a.m. - 4:00 p.m. |
| <i>For more information regarding this event, please contact Vivian Lothery at 502/266-6084.</i> | | |
| KY CRIME PREVENTION COALITION ANNUAL CONFERENCE | Executive Inn Owensboro | October 10 - 12, 2000 |
| <i>For more information regarding these events, please contact Bob Douglas at 859/727-2678.</i> | | |
| KCPC's ASHLAND SENIORS DAY OUT | Ashland Town Center Ashland | October 18, 2000 9:00 a.m. - 3:00 p.m. |
| <i>For more information regarding this event, please contact Rita Noble at 606/474-8627.</i> | | |
| KCPC's FLORENCE SENIORS DAY OUT | Florence Mall Florence | October 20, 2000 9:00 a.m. - 3:00 p.m. |
| <i>For more information regarding this event, please contact Bob Douglas at 859/727-2678.</i> | | |
| ATTORNEY GENERAL'S SENIOR ADVISORY COUNCIL | Berry Hill Mansion Frankfort | December 12, 2000 10:00 a.m. - 12:00 p.m. |
| <i>For more information regarding this event, please contact Roberta Meredith at 502/696-5610 .</i> | | |

BULK RATE
U.S. POSTAGE
PAID
Permit No. 664

**Office of the Attorney General
Office of Senior Protection
700 Capitol Avenue
Frankfort, KY 40601**

Kentucky Senior Snooper

OAG NEWSBEAT

DRUGGIST CONVICTED OF FRAUD

Attorney General Ben Chandler announced that Donald R. Hamlin, a druggist from Somerset, KY, has been sentenced to 10 years in prison and was required to pay restitution of \$575,000 to the Kentucky Medical Assistance Program in a lump sum for defrauding the Kentucky Medicaid program of over a half million dollars.

Chandler said, "Recovering these funds and returning them to the Medicaid program means the money will be used for its original purpose of

providing services for needy Kentuckians.

The case was investigated and prosecuted by the Medicaid Fraud Control Division of Chandler's office.

CONSUMER ALERT!

Attorney General Ben Chandler, along with the Better Business Bureau (BBB), has issued an alert to Kentucky consumers to beware of Canadian Lottery or Bond scams.

Chandler stated, "Over the last year, increasing numbers of unlawful telemarketers from Canada are calling Kentucky consumers, especially seniors, offering bogus prizes. We encourage consumers

to contact the Attorney General's Consumer Protection hotline, before sending any money to claim prizes or if you have sent money to claim a prize.

Charlie Mattingly, president of the Louisville and Western Kentucky Better Business Bureau, said, "I commend the Attorney General's prompt and effective action on the case this week involving a Louisville consumer regarding a Canadian lottery scam."

Call Consumer Protection at 1-888-432-9257 if you have information related to telemarketing or sweepstakes scams.